

RECEIVED
CENTRAL FAX CENTER

NOV 16 2007

AMENDMENTS TO THE CLAIMS

1.-19. (Canceled)

20. (Currently amended) An Internet-based Comparison Modeling Tool for providing an individual who is an employee or consultant of a company and has been awarded stock options the ability to ~~choose whether to immediately exercise the options~~ ~~analyze whether to exercise a vested stock option quickly or at another "as of" date at or before the end of the term~~, with the proceeds being used to fund an alternative investment vehicle, or whether to wait until ~~else~~ ~~at or close to the end of the term of an option grant to exercise an option and fund an alternative investment that option~~, comprising the steps of:

storing in a server coupled to the Internet information about the individual's stock option plan relative to a ~~specific stock of the company stock~~, including ~~for each grant the exercise price, the present stock price, vesting schedule, and term of the option grant~~;

inputting at the server ~~an a projected~~ annual percentage increase in the company stock price, ~~and an a projected~~ annual percentage increase in an alternative investment value ~~and a projected annual percentage company stock price increase based on the company's past performance, estimated future performance, or other number the individual enters in as the projected company stock price~~;

~~inputting the vesting schedule of the stock at the server;~~

inputting tax information relative to the individual at the server;

calculating at the server overall gain ~~by individual grant~~ based on the stored and inputted information ~~including~~ taking into account the ~~inputted selected "as of" exercise dates, the~~

projected annual percentage increase for the company stock price and the inputted projected annual increase in value for the alternative investment for the two cases of (1)-immediately exercising the a vested stock option within the stock option term, setting a first "as of" date at or close to the present date and (2) waiting to exercise the vested stock option until at a second "as of" date at or closer to the end of the term of the stock option, the calculating step including:

(a) calculating the gain for the alternative investment based on a stock option exercise at the first "as of" date and using the proceeds from the exercised grant to fund the alternative investment, the gain being calculated by taking the after-tax gain from exercising the stock option at the first "as of" date, calculating the growth in net proceeds for the alternative investment using the projected increase in the alternative investment, and then calculating the net gain in the alternative investment by subtracting the tax basis in that investment and the capital gains tax on the proceeds from the sale, thus to determine the net gain for the alternative investment from the first "as of" date to the second "as of" date, and

(b) calculating the gain that results from waiting to exercise the stock option grant at the second "as of" date, including calculating the value of the stock option based on the projected annual increase in the company stock price at the second "as of" date, subtracting from this value the exercise cost of the stock option and then the taxes to determine the net gain from exercising at the second "as of" date;

comparing the two gains by grant to arrive at the greater of the gains; and,

displaying the result of the comparison step, thus to permit maximizing of the individual's gain, whereby the individual is given information as to whether to immediately exercise an option grant or to exercise the option grant closer to the end of the term of the stock option.

21. (Previously presented) The method of Claim 20, wherein the gain is calculated based on one of vested options and any specific number of options.

22. (Previously presented) The method of Claim 20, wherein the personal tax information includes one of federal tax rate for the individual, state tax rate for the individual and social security year-to-date information for the individual.

23.-25. (Canceled)

26. (New) The modeling tool of Claim 20, wherein the first "as of" date is today's date.

27. (New) The Internet-based comparison modeling tool of Claim 20, wherein the first "as of" date is between today's date and the second "as of" date.

28. (New) The Internet-based comparison modeling tool of Claim 20, wherein the second "as of" date is at the end of the option term.

29. (New) The Internet-based comparison modeling tool of Claim 20, wherein the second "as of" date is between the first "as of" date and the end of the term, whereby the second "as of" date is set closer to the end of the term.